

**Harris Claim No. 1687 Diligence Response**

# RESCAP

MORRISON | FOERSTER

## Claim Information

<b>Claim Number</b>	1687
<b>Basis of Claim</b>  Explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim.	

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the following loan information, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Loan Number:		
<del>2753</del> 2753		
Address of property related to the above loan number: <i>905 Patton Lane</i>		
City: <i>Westwego</i>	State: <i>La.</i>	ZIP Code: <i>70094</i>

Additional resources may be found at - <http://www.kccllc.net/rescap>

Residential Capital, LLC P.O. Box 385220 Bloomington, MN 55438

Claim Number:  
Robert Kenneth F

Claim No. 1687

Mr. Robert Harris  
905 Tatton Lane  
Westwego, La. 70094

Property Address  
905 Tatton Lane  
Westwego, La. 70094

Re: Loan No. # [REDACTED] 753

St. M. A. C claims that I did not  
make any mortgage payment from  
October - 2010 thru March 2011.

Here is proof which Attorney was  
made to pay the mortgage payments  
but were returned for no record.

\* Claim Amount due \$2154.02  
Postage = \$ 62.13

Total = \$2216.21





16 87

**Note:** The Debtors previously provided notices about their bankruptcy filings and the claim process to current customers and mortgage loan applicants. You may have received one or more of those notices. Nothing in those notices and nothing in this letter changes your obligations under your mortgage loan agreement (i.e. if you were obligated to make, or were making, mortgage loan payments before the ResCap bankruptcy case commenced, you should continue to make mortgage loan payments). However, if the only reason you filed a Proof of Claim was because you received a notice from the Debtors and you do not believe that ResCap, GMAC Mortgage or any of the other Debtors owes you money or other relief, please reply to us via email or letter stating so. This information is necessary to evaluate your claim.

**Questions:**

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors<sup>1</sup> (contact information provided below):

**SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS**

SILVERMANACAMPORA LLP

100 Jericho Quadrangle, Suite 300

Jericho, New York 11753

Telephone: 866-259-5217

Website: <http://silvermanacampora.com>

E-mail address: [rescapborrower@silvermanacampora.com](mailto:rescapborrower@silvermanacampora.com)

**You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either;**

- (i) [Claims.Management@gmacrescap.com](mailto:Claims.Management@gmacrescap.com), or
- (ii) Residential Capital, LLC  
P.O. Box 385220  
Bloomington, Minnesota 55438

**Please mark each piece of correspondence with the Claim Number referenced above.**

Sincerely,

Claims Management  
Residential Capital, LLC

<sup>1</sup> Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.

Residential Capital, LLC  
c/o KCC  
2335 Alaska Ave  
El Segundo, CA 90245

000192

16 87

PRF # 58316\*\*\*  
Case No.: 12-12020  
Svl 2

PackID: 192  
NameID: 11074208

Robert Kenneth Harris  
909 Patton St  
Westwego, LA 70094

PRF 52727-2

B 10 Modified (Official Form 10) (12/11)

## UNITED STATES BANKRUPTCY COURT FOR THE S

Claim #1687 Date Filed: 10/26/

Name of Debtor:

G.M. F.C. Mortgage LLC

Case Number:

12-12032 MG

NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

Robert Kenneth Harris

Name and address where notices should be sent:

Robert Kenneth Harris  
909 Father St.  
Westwego, La. 70094  
Telephone number: 504-975-8644

1687

email:

 Check this  
amends a  
claim.Court Claim  
Number:  
(If known)

Filed on:

 Check this  
that anyone el  
of claim relati  
Attach copy o  
particulars.5. Amount of  
Priority und  
§507(a). If it  
falls into one  
categories, c  
specifying th  
the amount. Domestic s  
under 11 U  
§507(a)(1) Wages, sal  
commission  
earned wit  
the case w/  
debtor's br  
whichever  
U.S.C. §50 Contribut  
benefit plan  
(a)(5). Up to \$2,6  
toward pun  
rental of pr  
for persona  
household i  
§507 (a)(7) Taxes or pe  
government  
§507 (a)(8). Other - Spe  
paragraph o  
(8).

Amount ent

\$ \_\_\_\_\_

\* Amounts ar  
adjustment t  
3 years then  
to cases con  
after the dat

## 1. Amount of Claim as of Date Case Filed: \$ 45,979.45

If all or part of the claim is secured, complete item 4.

If all or part of the claim is entitled to priority, complete item 5.

 Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.2. Basis for Claim: Mortgage Note  
(See instruction #2)3. Last four digits of any number by  
which creditor identifies debtor:

6768

3a. Debtor may have scheduled account no:

(See instruction #3a)

3b. Uniform Claim Identifier (optional):

(See instruction #3b)

## 4. Secured Claim (See instruction #4)

Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff:  Real Estate  Motor Vehicle  Other

Describe:

Value of Property: \$ \_\_\_\_\_ Annual Interest Rate: 16.13%  Fixed  Variable  
(when case was filed)

Amount of arrearage and other charges, as of the time case was filed, included in secured claim,

if any: \$ \_\_\_\_\_

Basis for perfection: \_\_\_\_\_

Amount of Secured Claim: \$ 45,979.45

Amount Unsecured: \$ \_\_\_\_\_

## 6. Claim Pursuant to 11 U.S.C. § 503(b)(9):

Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim.

\$ \_\_\_\_\_

(See instruction #6)

## 7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)

8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence ("redacted").

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOC!

If the documents are not available, please explain:

12120321210260000000000003



## 9. Signature: (See instruction #9) Check the appropriate box.

 I am the creditor.  I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or  
their authorized agent.  
(See Bankruptcy Rule 3004.) I am a guarantor, surety,  
indorser, or other codebtor.  
(See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Robert Kenneth Harris

Title:

Company: \_\_\_\_\_

(Signature)

(Date)

Address and telephone number (if different from notice address above):  
\_\_\_\_\_

Telephone number:

Email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

RECI

OCT 2

MURTAUGH CARE  
COURT

## **DEAN MORRIS, L.L.P.**

GEORGE B. DEAN, JR.  
JOHN C. MORRIS, III †  
CANDACE A. COURTEAU  
CHARLES H. HECK, JR.  
BENJAMIN B. DEAN †  
JOHN C. MORRIS, IV  
WENDY BROWN HORTON ††  
† Also Admitted in Mississippi  
†† Also Admitted in Texas

ATTORNEYS AT LAW  
1505 NORTH 19<sup>th</sup> STREET  
P.O. BOX 2867  
MONROE, LA 71207-2867  
TELEPHONE (318) 388-1440  
FAX (318) 322-0887

1687

WOOD T. SPARKS  
(OF COUNSEL)

March 23, 2011

**Sent Via Facsimile: 1-504-436-0961**

Robert K. Harris  
909 Patton Lane  
Westwego, LA 70094

Re: Property Address: 905 Patton Lane  
Westwego, LA 70094  
Loan No.: [REDACTED] 2753  
DM File No.: F11-0249

Dear Mr. Harris;

This will acknowledge receipt of and thank you for your correspondence regarding the above-captioned matter. We have forwarded this to GMAC for their review, and at this time we are continuing to hold this file.

Upon review of your account GMAC has advised that the balance due at this time is \$1,693.58 to bring the account current.

6 payments (October 2010 - March 2011) @ \$460.50 = \$2763.00

The balance of your unapplied/suspense funds is \$1,069.42

With a difference making the amount due to GMAC \$1,693.58

Please send these funds directly to our office at the address above. If we are not in receipt of these funds on or before March 31, 2011 please include April 2011 payment of \$460.50 bringing the amount due to GMAC \$2,154.08.

If you have any further questions you may reach our office at 1-318-388-1440.

Sincerely,

Candace A. Courteau  
DEAN MORRIS, L.L.P.

CAC/elh

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Dean Morris, L.L.P.

## Fax Cover Sheet

1505 North 19<sup>th</sup> Street / Monroe, LA 71201 / Voice 318-388-1440

To: Robert K. Harris  
Company: Robert K. Harris  
Fax #: 1-504-436-0961

From: Ellen Hess  
Phone #: 318-398-2202  
Fax #: 318-324-5409  
E-Mail: ehess@creditorlawyers.com

FF 1687

### Description or Message:

**Dispute Correspondence Response**

**Please be advised that this is time sensitive material.**

Number of Pages: 2 (including this)

Date Sent: March 24, 2011

Time Sent: 11:37

If there were any problems receiving this transmission, please call  
Ellen Hess

This is an attempt to collect a debt. Any information obtained will be used for that purpose. The information contained in this facsimile message is information protected by the attorney-client and/or the attorney/work product privilege. It is intended only for the use of the individual named above and the privileges are not waived by virtue of this having been sent by facsimile. If the person actually receiving this facsimile or any other reader of the facsimile is not the named recipient or the employee or agent responsible to deliver it to the named recipient, any use, dissemination, distribution, or copying of the communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via U. S. Postal Service.

# **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

02/01/11

FF 1687

ROBERT KENNETH HARRIS

909 PATTON LANE  
WESTWEGO LA 70094

RE: Account Number [REDACTED] 2753  
Property Address 905 PATTON LANE  
WESTWEGO LA 70094

Dear ROBERT KENNETH HARRIS

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find money order number 18614650656 in amount of \$460.50. These funds do not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional fees and costs have incurred. If it is your intent to reinstate your account in full, please contact the attorney below for the reinstatement amounts. Only the correct amount in the form of certified funds will be acceptable.

DEAN MORRIS, L.L.P  
1505 N 19TH ST  
MONROE LA 71207-2867  
318-388-1440

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC immediately at 800-850-4622 to discuss these options.

Foreclosure Department  
Loan Servicing

7:53

**DEAN MORRIS, L.L.P.**

GEORGE D. DEAN, JR.  
JOHN C. MORRIS, III  
CANDACE A. COURTEAU  
CHARLES H. HECK, JR.  
BENJAMIN B. DEAN  
JOHN C. MORRIS, IV  
WENDY BROWN-HORRIS<sup>\*</sup>  
<sup>\*</sup>Also Admitted in Mississippi  
<sup>\*\*</sup>Also Admitted in Texas

ATTORNEYS AT LAW  
1805 NORTH 19<sup>th</sup> STREET  
P.O. BOX 2867  
MONROE, LA 71207-2867  
TELEPHONE (318) 388-1440  
FAX (318) 322-0887

WOOD T. SPARKS  
(OF COUNSEL)

March 23, 2011

**Sent Via Facsimile: 1-504-436-0961**

Robert K. Harris  
909 Patton Lane  
Westwego, LA 70094

FF 1681

Re: Property Address: 909 Patton Lane  
Westwego, LA 70094  
Loan No.: 2753  
DM File No.: F11-0249

Dear Mr. Harris:

This will acknowledge receipt of and thank you for your correspondence regarding the above-captioned matter. We have forwarded this to GMAC for their review, and at this time we are continuing to hold this file.

Upon review of your account GMAC has advised that the balance due at this time is \$1,693.58 to bring the account current.

6 payments (October 2010 - March 2011) @ \$460.50 = \$2763.00

The balance of your unapplied/suspense funds is \$1,069.42

With a difference making the amount due to GMAC \$1,693.58

Please send these funds directly to our office at the address above. If we are not in receipt of these funds on or before March 31, 2011 please include April 2011 payment of \$460.50 bringing the amount due to GMAC \$2,154.08.

If you have any further questions you may reach our office at 1-318-388-1440.

Sincerely,

Candace A. Courteau  
DEAN MORRIS, L.L.P.

CAC/ell:

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

CH 1687

CHILDHOOD DEVELOPMENT CENTER, INC.  
909 Patton Lane Ph 436-9729  
Westwego, LA 70094

11008  
04-3202

DATE

4/14/12

\$ 2154.00

1 \$ 2154.00

PAY  
TO THE  
ORDER OF

Cash  
Luis Hernandez

Regions  
FOR 951439012753



**CUSTOMER INFORMATION**

Name:

Robert Kenneth Harris

Account Number:

[REDACTED] 2753

Home Phone #:

(504)436-8729

**PROPERTY ADDRESS**

905 PATTON LANE

WESTWEGO

LA 70094

**GMAC Mortgage**Visit us at [www.gmacmortgage.com](http://www.gmacmortgage.com)  
account information or to apply on-

(1687)

ROBERT KENNETH HARRIS  
905 PATTON LANE  
WESTWEGO LA 70094-3713



For information about your existing account  
please call: 1-800-766-4622.

For information about refinancing or obtain  
a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed. For inquiries on the re-

Account Number	[REDACTED] 2753	Principal and Interest
Current Statement Date	October 18, 2010	Subsidy/Buydown
Maturity Date	April 01, 2032	Escrow
Interest Rate	10.13000	Amount Past Due
Current Principal Balance*	\$48,419.30	Outstanding Late Charges
Current Escrow Balance	\$0.00	Other
Interest Paid Year-to-Date	\$3,797.84	Total Amount Due
Taxes Paid Year-to-Date	\$0.00	Account Due Date
		September 0

For Customer Care Inquiries call: 1-800-766-4622

For Insurance Inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

**Account Activity Since Last Statement**

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

**Important News**

The Ally Bank Online Savings Account named "Best Savings Account" in Money magazine, May 2010, ©Time, Inc. Call 1-877-247-2569 or visit [www.allybank.com](http://www.allybank.com) to open yours today.

**See Reverse Side For Important Information**

*AF 1687*

PAY TO THE ORDER OF	<i>M. H. C.</i>	\$ 460.50
<i>Ferry Handley Flyer</i>		567 DOLLARS
DATE <i>9/10/10</i>		
SIGNATURE <i>M. H. C.</i>		
FOR USE <i>7434012252</i>		#010766# 0065403626C 4150105481P
▲ REGIONS		

Send you work up in the original

SEE94000  
ET/60 100002901

Онлайн-школы

The image shows a document page with a large black rectangular redaction box on the left side. To the right of this redaction, there is a vertical line of text. Above this line, the date "0644 20100912" is printed. Below the date, the text "SEEERHOOT6" is followed by a series of numbers and symbols: "0644 20100912 0644 20100912 0T02/ET/69 \*>6E0000290<\*".

Do not enclose or write below this line. ↵

SEEERHOOTЬ  
0702/ET/60 \*БТ00000290\*

**CUSTOMER INFORMATION**

Name: Robert Kenneth Harris

Account Number: [REDACTED] 2753  
Home Phone #: (504)436-9729**PROPERTY ADDRESS**905 PATTON LANE  
WESTWEGO LA 70094**GMAC Mortgage**Visit us at [www.gmacmortgage.com](http://www.gmacmortgage.com) for account information or to apply on-line.

02/15/10 11:00:3 0014671 30161221.JL158804 GMREG 10Z DOM JL1588039P 146316 GM

ROBERT KENNETH HARRIS  
909 PATTON LANE  
WESTWEGO LA 70094-3713

For information about your existing account please call: 1-800-766-4622.

For information about refinancing or obtain a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side of this statement.

Account Number	[REDACTED] 2753
Statement Date	December 20, 2010
Maturity Date	April 01, 2032
Interest Rate	10.13000
Interest Paid Year-to-Date	\$4,206.58
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$0.00
Principal Balance(PB)*	\$48,367.54

Principal and Interest	\$4
Subsidy/Buydown	\$
Escrow	\$
Amount Past Due	\$1,3
Outstanding Late Charges	\$
Other	\$
Total Amount Due	\$1,8
Account Due Date	October 01,

For Customer Care inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

**Account Activity Since Last Statement**

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
CORP ADV 3 DRM	09/01/10	12/16/10	\$83.00						\$8
PROP INSPECTION FEE	09/01/10	12/02/10	\$13.00						\$1

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call our Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

**Important News**

Happy Holidays! Your Annual Loan Statement (Form 1098) information will be mailed with your mortgage account statement in January to the address above. In addition, you can obtain year-end tax information at [www.gmacmortgage.com](http://www.gmacmortgage.com) as early as 1/5/2011. Our office hours for customer service and payment processing on Friday, 12/31/2010 will be 6:00AM - 7:00PM CT. Payments received after 7:00PM CT on 12/31 will be posted in 2011 for tax purposes.

See Reverse Side For Important Information And State Specific Disclosures

way you would use the original check.

999901001101210518

PAY TO THE ORDER OF	<i>J. M. F.C.</i>	\$ 460.50
<i>Four - Thousand &amp; sixty</i>		<i>50/100 DOLLARS</i>
 <b>REGIONS</b> FOR # <u>7434012753</u> <span style="float: right;"><i>M. Kain, TKT</i></span>		

#0000046050#

<u>DATE</u>	<u>14/11/06</u>	<u>TIME</u>	<u>8:46:50</u>
<u>NAME</u>	<u>J. M. C.</u>	<u>STATION</u>	<u>5G/2000</u>
<u>TYPE</u>	<u>Transmitter</u>	<u>MODE</u>	<u>FM</u>
<u>POWER</u>	<u>7434022753</u>	<u>RECEIVER</u>	<u>[REDACTED]</u>
<p style="text-align: center;"><b>▲ REGIONS</b></p> <p style="text-align: right;">[REDACTED]</p>			

/90/11 Сът00002901

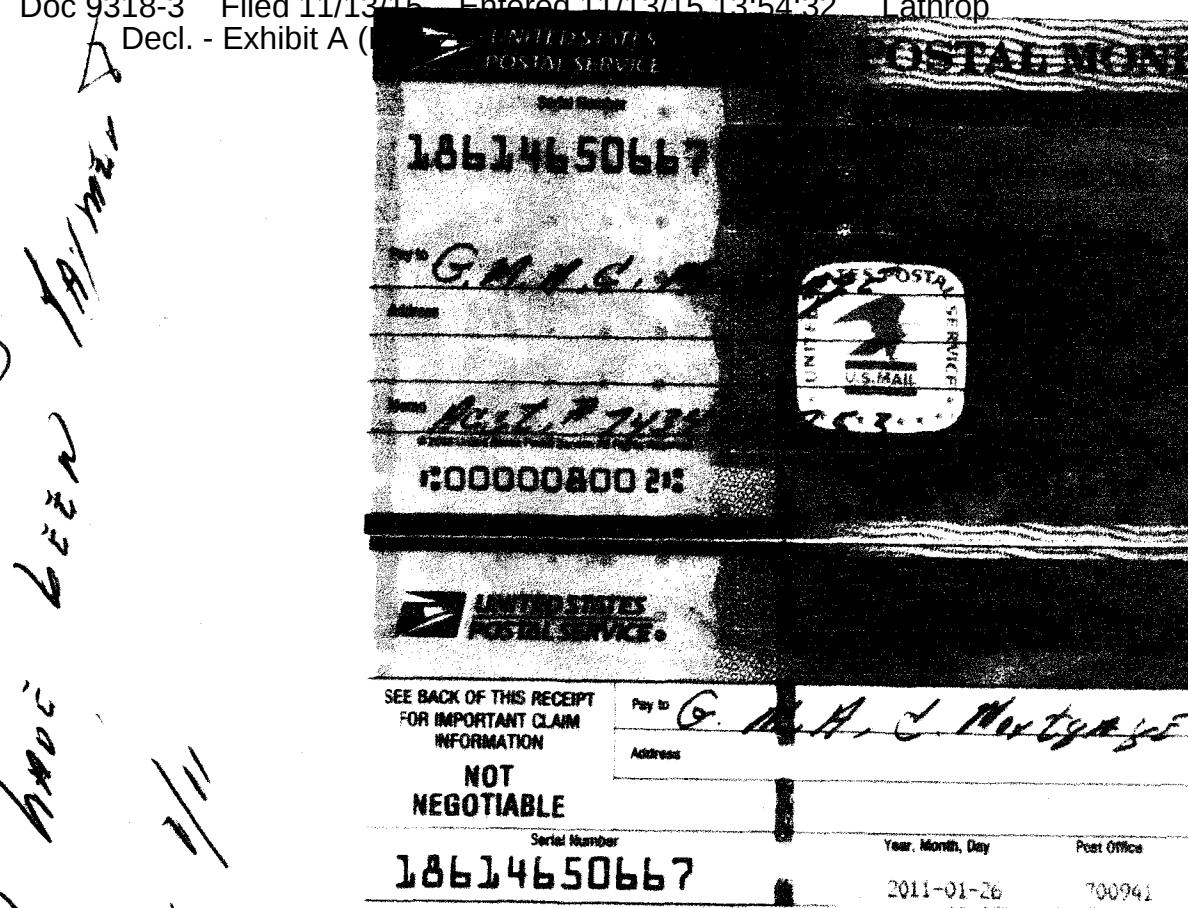
may you would use the original check.

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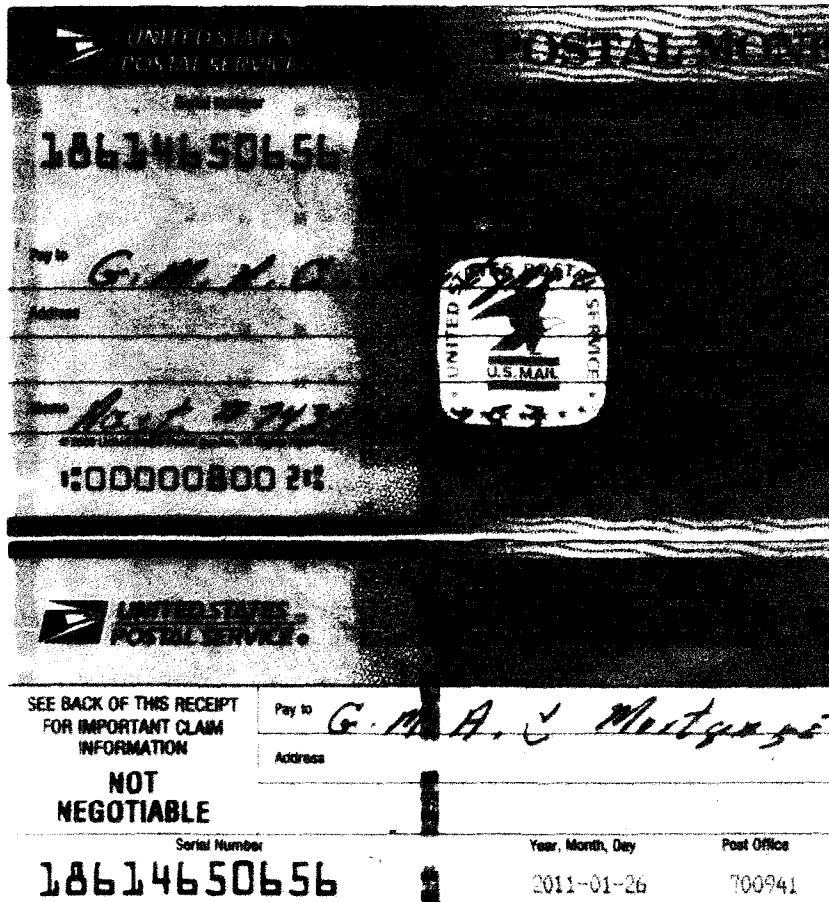
6891 #

\*062000019\* 11/08/2010  
9400338444

1687



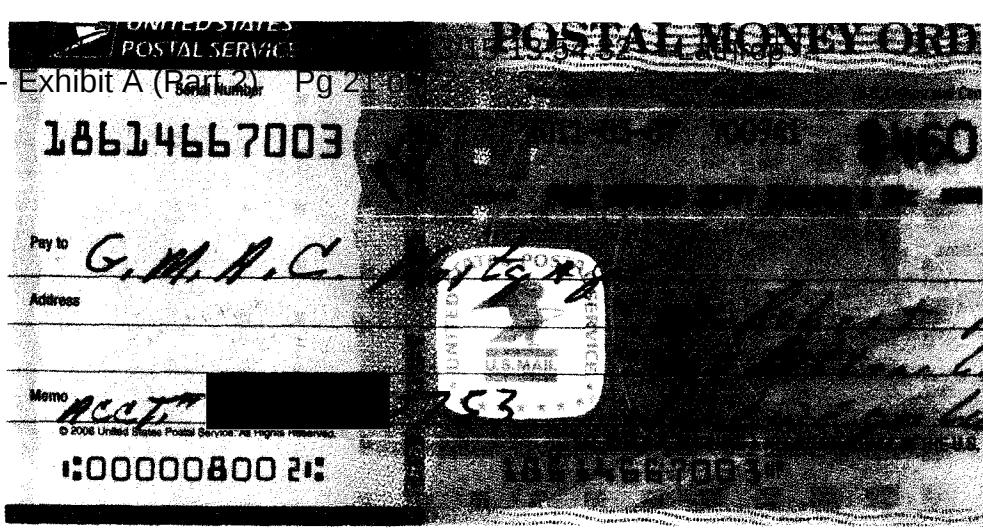
Returned by  
Debt.



UNITED STATES POSTAL SERVICE	
SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION	Pay to G. M. H. C.
NOT NEGOTIABLE	Address 2/7/11
Product Descript	Serial Number <b>18614656372</b>
DOM. Mar 18614656 Domestic	Year, Month, Day 2011-02-07
2009 Forever Stamp PS Dbl-Sd Bl	Post Office 700941
Total:	Amount \$460.50
Paid by: Cash Change Due	Order sta call 1-800 USPS.com/ shipping other info 1.00 ASV

1687

Dep by  
Center.



3/11  
Returned by FedEx  
FF 1687

**GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

3/11 PAYMENT

03/14/11

ROBERT KENNETH HARRIS

909 PATTON LANE  
WESTWEGO LA 70094

#1687

RE: Account Number [REDACTED] 2753  
Property Address 905 PATTON LANE  
WESTWEGO LA 70094

Dear ROBERT KENNETH HARRIS

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find money order number 18614667003 in amount of \$460.50. These funds do not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional fees and costs have incurred. If it is your intent to reinstate your account in full, please contact the attorney below for the reinstatement amounts. Only the correct amount in the form of certified funds will be acceptable.

DEAN MORRIS, L.L.P  
1505 N 19TH ST  
MONROE LA 71207-2867  
318-388-1440

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC immediately at 800-850-4622 to discuss these options.

Foreclosure Department  
Loan Servicing

7:53